

BOSTON PRIVATE FINANCIAL HOLDINGS, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1248078	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,625	\$1,637	0.7%		
Loans	\$1,387	\$1,287	-7.2%		
Construction & development	\$162	\$55	-65.8%		
Closed-end 1-4 family residential	\$274	\$350	28.0%		
Home equity	\$65	\$63	-3.3%		
Credit card	\$0	\$0			
Other consumer	\$3	\$4	29.9%		
Commercial & Industrial	\$79	\$58	-26.2%		
Commercial real estate	\$677	\$639	-5.6%		
Unused commitments	\$282	\$232	-17.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$15	\$16	9.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$23	\$81	252.4%		
Cash & balances due	\$163	\$220	34.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$13	\$24	82.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$13	\$27	113.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,483	\$1,507	1.7%		
Deposits	\$1,447	\$1,398	-3.4%		
Total other borrowings	\$25	\$100	300.0%		
FHLB advances	\$25	\$100	300.0%		
Equity					
Equity capital at quarter end	\$142	\$129	-9.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$15	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	7.4%	--		
Tier 1 risk based capital ratio	10.5%	10.6%	--		
Total risk based capital ratio	11.7%	11.9%	--		
Return on equity ¹	6.3%	-41.3%	--		
Return on assets ¹	0.5%	-3.2%	--		
Net interest margin ¹	4.1%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	53.1%	76.4%	--		
Loss provision to net charge-offs (qtr)	68.3%	89.1%	--		
Net charge-offs to average loans and leases ¹	2.0%	10.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	12.3%	11.0%	0.9%	14.3%	--
Closed-end 1-4 family residential	0.0%	0.7%	0.1%	0.0%	--
Home equity	0.5%	2.5%	0.0%	0.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.4%	--
Commercial & Industrial	7.3%	9.6%	5.8%	0.8%	--
Commercial real estate	1.7%	6.6%	0.1%	3.2%	--
Total loans	2.7%	4.7%	0.5%	2.7%	--